

Silver Banner

Spring 2009

Issue 67

Editor: Susan Jacobs

Mission Statement:

The mission of the Hilltown Assoc. of Councils on Aging is to provide and promote programs, activities and services to the senior citizens of the hill town communities of Becket, Dalton, and Peru.

Inside this issue:

Hilltown Notes from Becket	2
Consumer Advisory	3
Dalton Travelers	5
File of Life	5
Walk With Me Scam Alerts	6
News from Elder Services	7
Breakfast Club	7

Social Security & SSI Benefits

By Manuel J. Vaz, Regional Commissioner, Social Security Admin. Boston.

The *American Recovery and Reinvestment Act of 2009*, which the President signed into law in February, provides for a one-time payment of \$250 to people receiving Social Security and Supplemental Security Income (SSI) benefits.

The one-time recovery payments will go out in May 2009 and all payments should be received by the end of May. In April, Social Security will send a letter with additional information to each person who is eligible for the one-time payment. The payments will be sent automatically, meaning no action is required on the part of the person receiving benefits. The economic recovery payments will be made separately from the regular monthly payments.

All adults who receive Social Security benefits, including disabled adult children (but not minor children) are eligible for the \$250 payment. In addition, all persons who receive SSI payments, including minor children, are eligible for the payment. Anyone who receives benefits or who was eligible to receive benefits during any of the three months prior to enactment (November and December of 2008 and January 2009) will receive the one-time payment as long as the address of record is in one of the 50 states, the District of Columbia, Puerto Rico, Guam, U.S. Virgin Islands, American Samoa, or the Northern Mariana Islands.

The payments will be made in the same way that regular monthly payments are made. People with direct deposit will receive their payments electronically.
(Continued on page 4)

“Phishing” Scams *from E. Schmarsow, Exec. Office of Elder Affairs*

As may be expected, the prospect of a stimulus payment has received considerable interest from parties wishing to fraudulently obtain information from persons who may believe they are receiving money from the federal government. Therefore, please be advised of the following.

“Phishing” scams are circulating via fraudulent U.S. Internal Revenue Service emails offering users stimulus package payments. These emails include text that attempts to convince users to follow a link to a website or to complete an attached document.
(Continued on page 4)

HILLTOWN NOTES

Becket News (by Joan Moylan) The ice storm in December put Becket in a state of emergency. Most of the town was without power and phone service, but the people of Becket really came together, wonderful folks who opened up their hearts. People I didn't even know set out to feed people every night at the Town Hall. The American Red Cross also came to help with sleeping arrangements. The Town Hall was open around the clock. The National Guard was also here.

The Becket Motel opened up two rooms for showers at no charge, and also offered rooms for two nights for a real reduced price. Beth Van Ness, a realtor in Becket opened her home also for showers or just to come by for a place to be warm. I feel so privileged to live in this great town!

January brought great sadness to us with the passing of one of our dearest seniors, Nappy Chagnon. Once again, the town came together. The Chagnon family had his Memorial Service in Becket with over 100 people attending. After the service, a reception was held at the town hall for people to memorialize our dear friend. Those special ladies from Becket once again came together and put on a spread for all. I thank each and every one of them from the bottom of my heart. They are all very special.

In February, we traveled to Otis, MA for a wonderful Valentine lunch on the 15th.

On April 15th, the Becket Seniors are joining the Washington Seniors for a day trip to Foxwood Casino. It sounds like it should be a good day and we thank them for inviting us. If you would like more information, please call me at 623-5830.

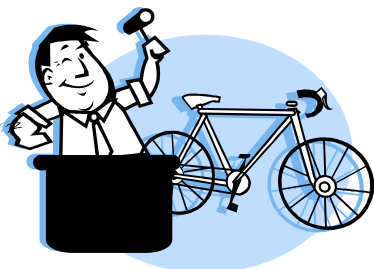
Also in April, I will be putting together a group from our Ambulance, Police and Fire Departments and some of our Selectmen to discuss the emergency situation that we had here in December. I know that there were people who did not know that the Town Hall was open and that food was being served and sleeping arrangement had been made. We need better communication for conditions like this.



Lunch is served every Tuesday and Thursday with Bingo after lunch. Brown Bag is the third Friday of each month, and Pot Luck every fourth Friday of the month. Please join us! For information, call Sonny at 623-8934 x 27 on Tuesday and Thursday mornings.

GIB KITTREDGE AUCTION

The 16th annual Gib Kittredge Auction will be held on Friday, March 27th at the Wahconah Country Club. Viewing of the items will be at 6:30 PM and the live auction will begin at 7 PM. Ron & Tony Marcella are the featured auctioneers. Hors d'oeuvres and sundaes will be served.



The Auction has been one of the most popular social events of the year.

Red Sox, Celtics and Patriot tickets, movie passes, trips, travel packages and restaurants name just a few of the bargains that can be purchased.

All proceeds are used to support the programs at the CRA and Gib Kittredge scholarships for WRHS students. Admission is free.

If you have any questions, or would like to make a donation, please contact John Corliss at the CRA at 684-0260.

Consumer Advisory

Office of Consumer Affairs & Business Regulation

Division of Banks • Division of Insurance • Division of Professional Licensure • Department of Telecommunications and Cable • Division of Standard • State Racing Commission

How to File a Consumer Complaint

Are you experiencing engine problems with your new car? Are you having problems with a home improvement contractor? Having trouble redeeming your gift card? If you have a consumer complaint, there are a number of state agencies that work to educate Massachusetts consumers about their rights and assist them in resolving complaints.

The Office of Consumer Affairs and Business Regulation will provide you with information on your consumer rights and a referral to the appropriate consumer agency in your area for assistance with a complaint. You can reach the Office of Consumer Affairs Consumer Hotline at (617) 973-8787 or toll free at (888) 283-3757. You may also reach us by email at consumer@state.ma.us or use our online Contact Form.

The Attorney General's Consumer Protection Division offers a similar information and referral service. While they will not take legal action on an individual complaint, they may consider filing suit if there is a pattern of complaints that affect a large number of people. You can reach the Attorney General's Consumer Protection Hotline at (617) 727-8400 or file a complaint online with the Attorney General's Office.

There are also other consumer protection agencies that deal with problems regarding specific industries. For contact information, go to:
www.mass.gov/consumer/complaints.

Office of

**Consumer Affairs &
Business Regulation**

Better businesses. Smarter consumers.

What you need to Know When Filing a Complaint

- Under most circumstances, your complaint will be considered a public record and be available to any member of the public upon request.
- When responding to such a request, we generally do not disclose the name, address, phone number, or any other information that identifies the person filing the complaint.
- The complaint in its entirety may be disclosed to law enforcement and regulatory agencies who may assist in resolving the complaint.

(*Phishing Scams continued from page 1*)

The website and document request that the user provide personal information.

What is a phishing attack?

Phishing is a form of social engineering. Phishing attacks use email or malicious web sites to solicit personal, often financial information. Attacks may send email seemingly from a reputable credit card company or financial institution that requests account information, often suggesting that there is a problem. When users respond with the requested information, attackers can use it to gain access to the accounts.

You are encouraged to do the following to avoid being a victim:

- Do not follow unsolicited web links received in email messages.
- Be suspicious of unsolicited phone calls, visits, or email messages from individuals asking about employees or other internal information. If an unknown individual claims to be from a legitimate organization, try to verify his or her identity directly with the company.
- Do not provide personal information or information about your organization, including its structure or networks, unless you are certain of a person's authority to have the information
- Do not respond to email solicitations for personal information. This includes following links sent in email.
- Don't send sensitive information over the internet before checking a web site's security.
- Pay attention to the URL of a web site. Malicious web sites may look identical to a legitimate site, but the URL may use a variation in spelling or a different domain (e.g., **.com** vs. **.net**).
- If you are unsure whether an email request is legitimate, try to verify it by contacting the company directly. Do not use contact information provided on a web site connected to the request; instead, check previous statements for contact information.
- Information about known phishing attacks is also available online from groups such as the Anti-Phishing Working Group (http://www.antiphishing.org/phishing_archive.html).
- Install and maintain anti-virus software, firewalls, and email filters to reduce some of this traffic.



(Social Security continued) Those who receive paper checks will receive their payments in the mail. People who receive regular payments through the *Direct Express* debit card will receive their one-time payments through the card.

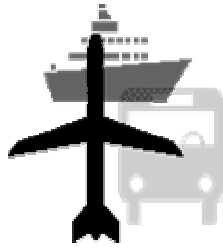
If someone receives both Social Security and SSI, only one payment of \$250 will be made. The economic recovery legislation also provides for a one-time payment to recipients of Department of Veterans Affairs (VA) and Railroad Retirement Board (RRB) benefits. However, if you receive Social Security or SSI benefits and you also receive VA and/or RRB benefits, you will only receive one \$250 payment. The Social Security Administration will send you this payment.

To assist in processing the payments as efficiently as possible, please do not contact Social Security unless you do not receive a payment by June 4, 2009. Information is available at www.socialsecurity.gov and will be updated regularly.

To learn more about the *American Recovery and Reinvestment Act of 2009*, visit www.recovery.gov.

News from Dalton Travelers from Jim & Catherine Rivers

Catherine and I have been coordinators for the Dalton Travelers for six years now, and believe it is time to pass the 'keys' on to new hands. It has been a wonderful ride—one which has given not only us a lot of pleasure, but we believe, also



those who have traveled with us.

So, if you like to travel, are organized and like people, we encourage you to call us at 684-0357. We will do our best to answer your questions and to share our enthusiasm for this program. Please don't wait to be asked; if you want to know more, please call.

A Bit of Trivia..... Today, some of our commonly used expressions stem from the early uses of beeswax. In the 1800's, many men and women developed acne scars because of poor hygiene. To smooth out their complexions, women would spread beeswax over their facial skin. If the woman smiled, the beeswax would crack, hence the term, "crack a smile." If she sat too close to the fire, the wax would melt, hence the expression, "Losing face." If another woman stared at the face of one using beeswax, she was told to, "Mind your own beeswax."

Early letters were sent without envelopes. A letter was simply folded and sealed with a small amount of melted beeswax. Any curious person who wondered about the content of the letter was told, "It is none of your beeswax."



FILE OF LIFE

A personal medical home file prepared for emergency first responders

The benefits for **first responders** are:

Faster help for citizens in emergencies;
Medical history immediately available;
Corrective treatment can begin at once.

Benefits to hospital emergency staff:

On arrival, data is immediately available to medical staff;
No wasted time getting information from confused patient.

Benefits to each individual:

Peace of mind knowing they will have prompt and quality care;
Easy access to potentially life-saving information;
Assurance that proper persons will be notified quickly.

File of Life is available from the Dalton COA, Police & Fire Depts.

Instructions for using the FILE OF LIFE

- Fill out the medical card and be sure the information is accurate and legible. If necessary, have someone assist you.
- Use pencil where you fill in the medications and where you date the card to allow future updates.
- When completed, place the file on the outside face of your refrigerator.
- Keep all medical data up to date.
- Whenever there is a change in medications or dosage, be sure to change it on your card and re-date the card.
- Take the file with you when you visit the doctor.

“WALK WITH ME IN THE BERKSHIRES” from April 20—May 31, 2009

“Walk with Me” is a community walking program that has been happening every spring for several years. Our Dalton COA has captained a team each year, and found the program to be a very good motivator for anyone wanting to become more active, especially when it comes to daily walking.

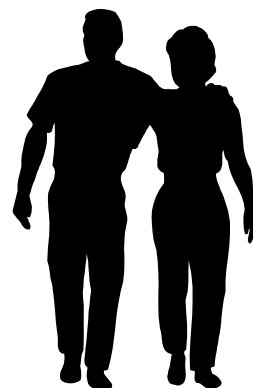
If you are interested in being on our team, please call Sue Jacobs at 684-2000. I need to be able to submit the registrations on Tuesday morning, April 7th. Everyone on our team must report their weekly steps to me so I can enter them in the program at the iBerkshires web site.

Teams can be from 2 to 20 people, so if you want to form your own team with family and/or

friends, you can!

The first 1,500 registered will be accepted into the program, and each will receive one free pedometer to track their steps. At the conclusion of the program, walkers will receive a Walk With Me T-Shirt, plus there will be awards for individuals and teams with the greatest increase.

Interested? Give me a call at 684-2000. Spring—and walking time outdoors—is right around the corner! You'll be glad you did.



TWO MORE SCAM ALERTS.....

SafeLink Wireless was created by TracFone Wireless, Inc. when the Federal Communications Commission (FCC) recently approved the company to offer Lifeline, a public assistance program that ensures telephone service is available and affordable for low-income subscribers. SafeLink Wireless will be available to eligible consumers throughout Massachusetts, and the state is the fourth in the nation where this valuable program will be offered.

SafeLink Wireless offers free cell phones to low-income seniors with limitless E911 access, and 80 minutes of free talk-time per month for one year. There is a charge if you exceed the 80 minutes. Also, you can access (for a fee) in-demand features such as voicemail, text, web access, three way calling, call waiting and caller ID.

A flyer is being distributed advertising “Free Cell Phone and Free Monthly Minutes” from a distributor at www.truLinkWireLess.com. However, this distributor is charging a \$30 fee to assist in the application process for the **legitimate** company of SafeLink Wireless. **NOTE: There is no charge when you go directly to SafeLink Wireless! Call them at 1-800-977-3768 or go to their web site at www.safelinkwireless.com.**



~~~~~

Another alert comes from the Register of Deeds. It seems that scam artists are again trying to take advantage of people during these difficult times by offering a **Homestead Protection** form for \$15! The form is free, and available at your local Council on Aging/Senior Center, or from your own attorney. It is a simple, one page form. Your signature must be notarized, and the filing fee at the Registry of Deeds is \$35.

## ELDER SERVICES - "Ombudsman Program"



Elder Services Long Term Care Ombudsman Program was established by the federal government in 1973. Massachusetts was among the first six pilot projects; it has since been a pioneer in the field.

The term Ombudsman is a medieval Swedish word. In the early 1700's, a Swedish King appointed an Ombudsman, or citizen representative to investigate complaints against his royal officers.

The Program has four main goals:

- To receive, investigate and attempt to resolve complaints made by or on behalf of residents of nursing and rest homes;
- To protect resident's rights;
- To provide information;
- To advocate for positive change in the Long Term Care system.

In Berkshire County, Elder Services twenty-two Ombudsman volunteers oversee 16 nursing and rest homes. These folks are state-certified and visit the homes once a week. They check in and investigate concerns, work with the home to correct a problem, report to the Dept. of Public Health if there are abuse or neglect concerns (800-462-5531), and often participate

at care plan meetings to support families who have concerns about their loved ones.

If you are having difficulty addressing concerns in a nursing home, please contact Program Director Dorinda Gamberdella, or Assistant Director Dermot Sporbert at Elder Services at 499-0524. Your Ombudsman will be contacted to intervene on your behalf, or to support you and help get the answers you are unable to get. The Ombudsman in your facility is listed on the Resident's Rights Poster that is in every Nursing Home.

Choosing a nursing home is an extremely important decision that often happens in the midst of the medical crisis of a loved one. Now is the time to prepare yourself if you are elderly or have an aging parent or spouse that may need nursing home care in the future.

For a listing of all nursing home in Berkshire County, please visit our web page on the Elder Services' web site at [www.esbci.org](http://www.esbci.org). There are over thirty links to such web sites as the Dept. of Public Health, the Center for Medicare and Medicaid Services, AARP, the Commission on Law and Aging, Benefits Check Up, Hospice in the Berkshires and the National Long Term Care Ombudsman Resource Center.

### "BREAKFAST CLUB"

This program has become a real hit! The monthly event is held in the lobby of the CRA and includes a walk (indoors in the bad weather), breakfast and a speaker or other program. Upcoming Friday dates are: March 20th, April 24th and May 22nd.



The Program Committee consists of COA Board member Maureen Mitchell and Bev Benoit of our COA, Carol Morrison, Helga Knappe and Mary Lagrotteria. Program Committee meetings are on the third Monday at 3 pm at the CRA. If you would like to be part of this committee, please plan to attend their next meeting. You are all encouraged to call (684-2000) or email ([dcoa@bcn.net](mailto:dcoa@bcn.net)) your program suggestions for the committee to consider.

Phone: 413-684-2000  
Fax: 413-684-4033  
Email: dco@bcn.net

400 Main Street  
Dalton, MA 01226

HILLTOWN ASSOCIATION OF COUNCILS ON  
AGING, INC.

*Marcia Brophy, Dalton  
Helga Knappe, Dalton  
Sonny Nelson, Becket  
Joan Moylan, Becket*

**Board of Directors**

Nonprofit  
U. S. Postage  
PAID  
Permit No. 60  
Dalton, MA 01226

### **PROGRAMS & EVENTS IN DALTON:**

**FOOT CLINICS:** 9-4 at the DALTON CRA on March 24th & May 26th. Call the COA to book an appointment. Fee.

**BLOOD PRESSURE CLINIC:** Third Thursday at Grace Church,

**OIL PAINTING CLASSES:** Tuesdays, 1-3 PM at Dalton CRA. Fee.

**LUNCHESES:** Mondays and Thursdays at noon, Grace Church Guild Hall with special events held monthly. Make your reservation at least 24 hours ahead.

**"VETERAN OF THE WEEK"**, from the Veteran's History Project shown Saturdays on Channel 16, Warner Cable. [Note: Check out the VHP website at [www.loc.gov/vets](http://www.loc.gov/vets).]

**MAH JONGG**—Fridays from 10:15 AM to 12:30 PM. Come and learn, or organize a table of your experienced friends to play. For information, call 684-2000.

**Chuckle for the day.....** While working for an organization that delivers lunches to elderly shut-ins, I used to take my 4-year-old daughter on my afternoon rounds. She was unfailingly intrigued by the various appliances of old age, particularly the canes, walkers and wheelchairs. One day I found her staring at a pair of false teeth soaking in a glass. As I braced myself for the inevitable barrage of questions, she merely turned and whispered, "The tooth fairy will never believe this!"

